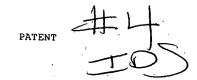
(lient Ref: BillPayG



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Kight et al. Expected Art Unit: 2764

Rule 53(b) Continuation of Expected Examiner:

R. Weinhardt

Serial No. 09/250,675, filed

February 16, .999

Filed: Concerrently Herewith

INFORMATION DISCLOSURE STATEMENT

Honorable Assistant Commissioner for Patents Washington, DC 20231

Dear Sir:

In accordance with the provisions of 37 C.F.R. 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form PTO-1449. It is respectfully requested that the references be expressly considered during the prosecution of this application, that the references be made of record therein, and that the references appear among the "References Cited" on any patent to issue therefrom.

Docket No: 3350-031G PATENT

Client Ref: BillPayG

I certify that this Information Disclosure Statement is being filed within three months of

the U.S. filing date OR before the mailing date of the first Office Action on the merits. No

Certification or fee is required.

Respectfully submitted,

LALOS & KEEGAN

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Date: March 31, 2000